

United States Bankruptcy Court
Southern District of Mississippi

In re:
CARLOS LAMONT ABRAM
Debtor

Case No. 20-50384-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jul 14, 2025

User: mssbad
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2025:

Recip ID	Recipient Name and Address
db	+ CARLOS LAMONT ABRAM, 147 Old River Rd South, Columbia, MS 39429-8338
4853795	+ Check Now, 418 Sumrall Rd Ste 1, Columbia, MS 39429-9573
4853796	+ EZ Cash Cow, 919 Hwy 98, Columbia, MS 39429-3709
4853797	+ First Southern Bank, 1075 Hwy 98, Columbia, MS 39429-3741
4853803	+ Oak Grove Credit, LLC, 5266 Old Highway 11 Ste 130, Hattiesburg, MS 39402-7820
4853806	+ Sandra Abram Green, 924 Askew St, Columbia, MS 39429-2554

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4853793	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Jul 14 2025 19:36:00	Cash Net USA, 200 West Jackson Blvd, 14th Floor, Chicago, IL 60606-6929
4862345	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Jul 14 2025 19:36:00	CashNetUSA, 175 W Jackson Blvd, Suite 1000, Chicago, IL 60604-2863
4853794	+ Email/Text: bkinfo@ccfi.com	Jul 14 2025 19:36:00	Check Into Cash, 115 Walter Payton Dr, Columbia, MS 39429-3738
4872434	+ Email/Text: bkinfo@ccfi.com	Jul 14 2025 19:36:00	Check Into Cash d/b/a Check Into Cash of, Mississippi, Check Into Cash, Inc., Bankruptcy Division PO Box 550, Cleveland, TN 37364-0550
4853799	EDI: IRS.COM	Jul 14 2025 23:34:00	Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
4853798	Email/Text: kari@trcloans.com	Jul 14 2025 19:36:00	Instant Cash, Inc., P.O. Box 71, Columbia, MS 39429
4853800	+ Email/Text: ebone.woods@usdoj.gov	Jul 14 2025 19:36:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
4853801	EDI: MSDOR	Jul 14 2025 23:34:00	MS Dept of Revenue, Bankruptcy Section, PO Box 22808, Jackson, MS 39225-2808
4853802	+ Email/Text: constance.morrow@mdhs.ms.gov	Jul 14 2025 19:36:00	MSDHS, Attn: Constance Morrow, PO Box 352, Jackson, MS 39205-0352
4862336	EDI: MSDOR	Jul 14 2025 23:34:00	Mississippi Department of Revenue, Bankruptcy Section, Post Office Box 22808, Jackson, MS 39225-2808
4853804	+ Email/Text: opportunitynotices@gmail.com	Jul 14 2025 19:36:00	Opportunity Financial, 130 East Randolph St, Chicago, IL 60601-6207
4889295	+ Email/Text: opportunitynotices@gmail.com	Jul 14 2025 19:36:00	Opportunity Financial, LLC, 130 E. Randolph Street, Suite 3400, Chicago, IL 60601-6379
4853805	+ Email/Text: bknotice@rosenharwood.com	Jul 14 2025 19:36:00	Rosen Harwood, P.O. Box 2727, Tuscaloosa, AL

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4853807	^	MEBN		35403-2727
			Jul 14 2025 19:33:25	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
4887715	+	Email/Text: RASEBN@raslg.com	Jul 14 2025 19:36:00	USAA FEDERAL SAVINGS BANK, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
4853809	+	EDI: USAA.COM	Jul 14 2025 23:34:00	USAA Federal Savings, 10750 Mcdermott, San Antonio, TX 78288-1600
4853808		EDI: USAA.COM	Jul 14 2025 23:34:00	USAA Federal Savings, Pob 47504, San Antonio, TX 78265
4868090	+	Email/Text: BANKRUPTCYNOTICES@ClaytonHomes.com	Jul 14 2025 19:36:00	Vanderbilt Mortgage and Finance, Inc, P.O. BOX 9800, Maryville, TN 37802-9800
4853810		Email/Text: BANKRUPTCYNOTICES@ClaytonHomes.com	Jul 14 2025 19:36:00	Vanderbuilt Mortgage, 500 Alcoa Trl, Maryville, TN 37804-5516
TOTAL: 19				

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	OAK GROVE CREDIT LLC, 5266 OLD HIGHWAY 11 STE 130, HATTIESBURG, MS 39402-7820
cr	*+	USAA Federal Savings Bank, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	*+	Vanderbilt Mortgage and Finance, INC., PO BOX 9800, Maryville, TN 37802-9800
5057097	*+	Vanderbilt Mortgage and Finance, Inc., PO Box 9800, Maryville, TN 37802-9800

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
David Rawlings	on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net
Samuel J. Duncan	on behalf of Trustee David Rawlings sduncan@rawlings13.net
Thomas Carl Rollins, Jr	on behalf of Debtor CARLOS LAMONT ABRAM trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea

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nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **CARLOS LAMONT ABRAM**Social Security number or ITIN **xxx-xx-5210**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **20-50384-KMS****Order of Discharge**

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:**CARLOS LAMONT ABRAM**Dated: 7/14/25By the court: /s/Katharine M. Samson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.